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EXHIBIT A

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dD7M016B02 09-12-2002 00:08:15*F BC-PA--Sept 11-Flight 93-Image, Bjt:Woman

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^BC-PA--Sept 11-Flight 93-Image, Bjt,560<

^Woman who captured searing Flight 93 image struggles a year later< %photo(^AP Photo GJP101<%)</pre>

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^By CHARLES SHEEHAN=

^Associated Press Writer=

- ¶ SHANKSVILLE, Pa. (AP) _ The horror unfolding on Val McClatchey's television the morning of Sept. 11 was just beginning to sink in when a violent blast outside cut the power to her home and blackened the screen.
- ¶ Running outside, McClatchey, 46, captured with a digital camera the moment that the terrorist attacks, once hundreds of miles away, came to this western Pennsylvania town of 245 people.
- The time and date recorded on the image, however, marked the beginning of a tumultuous year for **McClatchey**. She came to the crash site, about a mile from her home where she took the picture, to mark the anniversary with thousands of others Wednesday.
- ¶ "I just felt that this was one of the only places I could kind of blend in and find some anonymity," she said. "It's been chaos since that day."
- ¶ In the image, which has brought news crews to the front door and a limited amount of fame to McClatchey, a sinister black, mushroom-shaped cloud rises from an otherwise peaceful view of a farm with a painted red barn.
- ¶ United Flight 93 crashed just outside Shanksville shortly after 10 a.m. on Sept. 11. Investigators say passengers aboard the Boeing 757 fought hijackers for control before the airliner crashed upside down in an open field killing all 40 passengers and crew.
- The picture is one of the few images of the crash, and within two weeks it had been purchased by major U.S. magazines including U.S. News & World Report, Newsweek, Time magazine and also by several major magazines in Europe.
- ¶ But ripples from the terrorist attacks had an almost immediate effect on McClatchey and her husband, John.
- ¶ JCM Industries, a sawmill owned and operated by John McClatchey

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with 46 employees, was forced to file for bankruptcy on Sept. 20.

¶ "After the attacks, insurance companies just didn't want to cover companies that did work that's considered risky," John McClatchey

said. "We had always been able to get insurance, but things changed."

- \P He said the attacks may not have been the sole reason for the collapse of his business, but they played a direct role.
- In the year after the attacks, with the sawmill gone, Val McClatchey's health would take a turn for the worse. She would need gallbladder surgery and tumors removed from her kidneys and liver.
- "We're struggling," she said. "My husband got a job brokering pallets. I took real estate classes and got my license, but it's been hard."
- The images McClatchey said she sold for \$250 to \$350 have not done much to help the couple financially.
- ¶ Some residents of the region who wanted copies of the image have insisted on paying cash to cover costs of printing, and McClatchey said she has donated almost all of that money to the Todd M. Beamer Foundation, a fund named after one of the passengers aboard Flight 93 that aids children affected by the terrorist attacks.
- ¶ But the McClatcheys say they are waiting to see what next year will bring, and they remain optimistic.
- ¶ "It depends on how things go with the bankruptcy, but I know we are stronger people now than we were a year ago," she said. "This whole town is, but I think we're ready for a break."